US ARMY CADET
COMMAND:
LEADERSHIP
EXCELLENCE

#### Mission

The U.S. Army Cadet Command selects, educates, trains, and commissions college students to be officers and leaders of character in the Total Armv: instills the values of citizenship, national and community service, personal responsibility, and a sense of accomplishment in high school students.

#### Inside This Issue

misiac mis issuc	•
Taking Steps to a Healthier Workplace	1
Personal Financial Counselors Brief	1
"Gold Bars are Made at Fort Knox"	2
Military Family Appreciation Month	3
Tricare 708	4
Housing BAH & LGH	4
MRT	4
Contact us	5
MFLCs at Cadet Command	5
Personal Financial Counselors Brief continued	5
Veteran's Day	6
Remembering Pearl Harbor	6
Key Contacts	7



# Soldier and Family Programs Newsletter



## Taking Steps to a Healthier Workplace

October 2015

USACC Soldier and Family Programs invited the Army Wellness Center to give a presentation at USACC Headquarters on 31 July 2015. The intention was to provide those with sedentary jobs suggestions and tips for a healthier and more productive workday. Presenter Tina McDonald from the Fort Knox Army Wellness Center opened the session with remarks on how our current lifestyle influences the last 10 years of our life. Sitting for hours every day can increase the risk of blood clots, diabetes, heart disease, cancer and



obesity. Even those who are extremely fit and able to max the PT test are at risk if they spend over 6 hours per day sitting down!

However Ms. McDonald informed the group, "Increasing movement just a little bit each day helps and every second counts towards improvement." Squats, leg lifts and jumping jacks are all easy to incorporate in anybody's morning routine after getting out of bed. Desk stretches

were also demonstrated to the attendees. Regarding diet, she suggests a change in eating habits that can be sustained long term for a healthier lifestyle rather than dieting. Her recommendation for nutritional guidelines was to visit the United States Department of Agriculture (USDA) website <a href="http://www.choosemyplate.gov/">http://www.choosemyplate.gov/</a>. "Get a buddy for motivation," was her tip for long term success.

Handouts from the presentation are available. Please mail <a href="mail.mil">iva.pearlstein.ctr@mail.mil</a> if you would like to receive the slides.

## Personal Financial Counselors Brief at USACC HQ

In support of Cadet Summer Training, two Personal Financial Counselors (PFCs) were assigned to Fort Knox for the surge. Primarily their mission was to serve Soldiers assigned to Cadet Command on all financial matters. In order to share their expertise with Cadet Command HQ employees that weren't able to meet with the PFCs personally, Soldier and Family Programs organized 2 briefings covering the Thrift Savings Plan (TSP), along with estate and retirement planning. Cadre at remote locations can contact Military OneSource

(see page 5) for access to this type of

professional knowledge.

The briefing opened with options on how to avoid the costly and complicated probate process by effective estate planning. To pass ownership of a house, payable on death deeds were suggested as an option wherever state law permits. Bank accounts can also be payable on death which allows ownership to



be passed outside of a will. Since not every state permits these special deeds, see an estate planning attorney before making a plan and drawing a will. Furthermore make sure to retitle property appropriately after someone dies. *(continued on page 5)* 

## HQ Soldier and Family Programs Division

The USACC HQ G-1 Soldier and Family Programs **Division supports Soldiers** and Families assigned to USACC via the following programs and services: Army Family Action Plan, Army Family Team Building, Army Volunteer Corps Program, Virtual Family Readiness Group, Family Advocacy Program, Master Resiliency Training Program, Suicide Prevention, Leased **Government Housing** Program, Financial Management and Assistance, Relocation Assistance Program, Sponsorship Program, and Information Referral and Follow-up



Soldier and Family
Programs is on
Facebook!
Find us at
<a href="http://">http://</a>
www.facebook.com/

# Soldier and Family Programs Staff:

Bonnie Kellem S&FP Division Chief PH: 502-624-5297

SFC Burt Benjamin NCOIC

PH: 502-624-7226

Michelle Schwandt Social Services Support Specialist

PH: 502-624-7219

Iva Pearlstein Unit Service Coordinator PH: 502-624-6239

Heather Logan Unit Service Coordinator PH: 502-624-6238

## "Gold Bars are made at Fort Knox"



The following is based on a series of interviews with Cadet Initial Entry Training (CIET) Cadets conducted during some free time right before their graduation.)

Cadet Summer Training (CST) on Fort Knox for the first time is unlike anything that the Cadets have ever experienced. Cadet Katherine Gross from Fresno State proudly stated, "I've never done anything like this before and was able to overcome my fear of the unknown!" Just surviving is a noteworthy success. Adapting to constant change was the biggest challenge for Cadet

Ricardo Rivera from Tarleton State University.

When questioned about their greatest difficulty at CIET, the Cadets gave responses that varied except for the fact that no challenge was insurmountable. From Temple University, Cadet Sidney Davis commented that conflicts arose when all the Cadets wanted to be leaders at the same time. There were "too many chiefs," according to Cadet Davis. "We had to learn to both give and take orders," she observed. Cadet Gross stated that asserting herself and assuming leadership was a challenge that she was able to overcome. Similarly Cadet Audrey Grace Arroyo from Belmont University felt being a squad leader and leading the 1st lane was difficult – nonetheless she was able to do it successfully. From the host school, Claremont McKenna College, one of the Cadets felt it was somewhat challenging to achieve cohesion while both working and living together, however it was attainable.

Leading Cadets with what he had just learned himself – ambush, reconnaissance, cadence calling – was an enormous achievement for Cadet Cesar Avila from Arizona State University and helped to boost his self-confidence. He did however, find it daunting to be put in charge of situations that required him to draw upon his recently acquired knowledge. "Be open-minded to your squad mates," Avila advises. Furthermore he says, "Leadership styles vary, be aware that different opinions are not necessarily wrong."



Learning how effective communication can strengthen a team was an accomplishment for a Cadet from University of Arkansas. He experienced that communication can make or break a task. Since communication is so important, he also considered it as a challenge to making sure his team knew what the task at hand was and how to get it done. When questioned about the time without their phones, only one Cadet admitted to missing being able to talk with family. Cadet Davis didn't even bring a phone to CST and managed fine without it. "Not having a phone was the least of

my worries - not a problem," stated Cadet Gross.

Finally the Cadets were asked to give a suggestion to a new incoming CIET Cadet. More than one mentioned, "Bring whatever personal equipment possible because even clean gear is a challenge to return!" "Build your confidence by starting slow," advised Cadet Davis. "Learn from your peers and take advantage of every opportunity to talk to cadre," was the contribution from Cadet Arroyo.

Wisdom from Cadet Gross for new CIET Cadets, "If you can dream it – you can do it – never doubt yourself!"

## **November is Military Family Month**

Military Family Month was first officially proclaimed by President Obama in 2011 to recognize the exceptional service, strength and sacrifice of our military Families. Our service members swore an oath to protect and defend, demonstrating commitment to our nation which goes above and beyond the call of duty. American soil is safer through the sacrifices of our Soldiers and their Families. Behind our military are Family members who share in their sacrifice with unending support.

In honor of the month, Soldier and Family Programs presents a list of military Family qualities that everyone should appreciate. Is there anything you would like to add to the list?



**Sense of Humor** – a prerequisite for military Families, if you don't laugh, you cry. **Passion** – for everything. While balancing careers, education and Family life, they are still out in the community volunteering.

**Strength** – When Soldiers return home, sometimes with devastating injuries, their Families are there to embrace them.

**Willingness to help each other** – Support for other military Families during deployments or other critical times is simply an aspect of military Family culture.

**Resiliency** – Frequent deployments, moves, career and school changes – says it all **Enormous sacrifices from the spouse** – Voluntarily spouses limit career aspirations to follow their Soldiers around the world and hold down the home front during deployments while offering unconditional love and support.

**Adaptable kids** – Over the course of a parent's career, a military child changes schools an average of 7 times. They deal with long separations from loved ones – who aren't off on a business trip – instead facing danger in a combat zone.

**Generous extended Family members** – Grandparents who take care of grandchildren full time during deployments, siblings who send care packages and call frequently to offer unwavering support.

**Service and sacrifice** – Family members serve the nation right along with their Soldiers. They weather holidays, birthdays and major milestones without their military loved one. In the worst case, they must deal with their loved one's ultimate sacrifice.

**Support their service member(s)** – Instead of trying to deter a loved one from a commitment to the service, military Families encourage them to protect their country and the lifestyle that we all enjoy.

## Got Issues?

If you've got issues, let us help! The Army Family Action Plan is your platform to tell the Army what it can change and how. To learn more about this process or to submit an issue, please visit www.myarmyone source.com. Simply select the AFAP IMS (Issue Management System) under the Family Programs and Services tab on the far left. Click Submit Issues, select your state, and select US Army Cadet Command. Fill out the online form. and Viola! You have made your mark.

If you have questions feel free to contact our office.

# Quarterly Teleconference

Our next quarterly teleconference will be coming up in November.

Call-in details will be announced on our Facebook page and emailed out to Brigade S&FP Points of Contact to notify you as soon as it is scheduled.

Please join us to learn more about Soldier and Family Programs and tell us how we can help you.

#### Tricare 708

Under United States Code (USC) Title 10 Section 1074(a)(2)(B), commissioned Reserve Component officers who have been commissioned for Active Duty (AD) are eligible for Tricare coverage from the date of commissioning until the officer arrives at the Basic Officer Leaders Course (BOLC). This coverage is often referred to as Tricare 708 because it is referenced in Section 708. To qualify the officer must have BOLC orders. Newly commissioned 2LTs are to report to the nearest military ID card issuing facility to establish their eligibility prior to enrolling in TRICARE or obtaining care from a Military Treatment Facility (MTF)/ Civilian provider. This coverage is only for the service member.

Tricare coverage for dependent Family members begins once the service member arrives at BOLC. Further information can be requested by mailing <u>USARMY.KNOX.HRC.MBX.TAGD-DEERS@mail.mil</u> or calling 502-613-9029.

## **Basic Allowance for Housing (BAH)**

BAH Data collection for 2016 ended in August 2015 and the results are now being analyzed in order to calculate allowances which become effective 1 January 2016. Soldier and Family Programs monitors the data entry by the USACC Military Housing Officers (MHOs) and ensures that suspense dates are met. The purpose of the BAH program is to provide fair housing allowances to service members using rental-housing costs in the private sector as the basis. The Department of Defense (DoD) determines an equitable housing allowance which is based on the rental-housing data collected for the geographic duty location along with pay grade and dependent status. While it is not meant to cover all out-of-pocket

expenses, it is designed to help service members cover housing costs in the private sector.

## **Changes in applying for Leased Government Housing**

In order to meet the unique needs of dispersed Soldiers and Families, the Department of the Army has implemented the Leased Government Housing (LGH) Program. Because Cadet Command Cadre can be assigned to duty locations where military housing is unavailable along with a lack of suitable housing in the private sector, USACC participates in the LGH Program. Once approved, a Service Member can take advantage of LGH where housing is procured by the US Army Corp of Engineers, but forfeits his or her BAH.

Regardless of rank, all USACC Soldiers are able to apply for LGH, however there are requirements for eligibility. The permanent duty station must be over a 1-hour commute from a military installation with government housing. Furthermore, there must be a lack of affordable housing at the Soldier's duty location. Affordable is defined as 20% out-of-pocket cost above the Soldier's allotted BAH rate. No more than 2 pets of any type are permitted and breeds for dogs must be listed on the application.



Recently changed is the initial application procedure. The application information along with required supporting documentation will be submitted through USACC Soldier and Family Programs instead of applying directly on the Corps of Engineer's website. Primary POC for the LGH Program is Michelle Schwandt 502-624-7219.

## **Master Resilience Training (MRT)**

Designed to enhance a Soldier's mettle, mind and mental thinking, the Army's Master Resilience Training (MRT) is part of Comprehensive Soldier Fitness. Five dimensions of strength – emotional, social, spiritual, family and physical – are the focus of the training. MRT is offered at a Level I or Level II course. Level I is a key component of the Comprehensive Soldier and Family Fitness (CSF2) Program, which is a part of the Ready & Resilient (R2C) Campaign. Established by the Chief of Staff of the Army in 2008, the program is designed to increase emotional resilience and enhance performance in Soldiers, Family members and DA Civilians. The MRT Course is dynamic and interactive, with large and small group training. Participants learn resilience skills, how to apply them and how to instill these skills in others.

Level I training provides students with practical information which can be applied to real world situations beyond Army duties. The Level I course has become a focus for units of the Army Training and Doctrine Command (TRADOC). TRADOC Soldiers and DA Civilians can apply for MRT through their unit's training channels. Completing the 10 day Level 1 course entitles enlisted personnel and commissioned officers the "8R" identifier.

# Military OneSource

Military OneSource offers short-term, confidential, solution-focused, nonmedical counseling (up to 12 sessions). It is intended to prevent the development or exacerbation of lifestyle conditions that may compromise military and Family readiness. Nonmedical counseling programs provide confidential, short-term counseling to active duty members, National Guard and Reserve Service Members, and their Families. Confidential nonmedical counseling addresses issues such as improving relationships at home and work, stress management, readjustment following a deployment, marital problems, parenting, grief and loss. Confidential counseling options are by phone, online, or face to face.

Contact 1-800-342-9647 for more information.

#### Contact us for information and support!

The Soldier and Family Programs Division is available to assist with any Military Life issue. We serve as your Army Community Services office.

#### The HQ Soldier and Family Programs Team:

Bonnie Kellem, S&FP Division Chief

PH: 502-624-5297

E: bonnie.l.kellem.civ@mail.mil

SFC Burt Benjamin, NCOIC

PH: 502-624-7226

E: burt.h.benjamin.mil@mail.mil

Michelle Schwandt, Social Services Support Specialist

PH: 502-624-7219

E: michelle.a.schwandt.civ@mail.mil

Iva Pearlstein, Unit Service Coordinator

PH: 502-624-6239

E: <u>iva.pearlstein.ctr@mail.mil</u>

Heather Logan, Unit Service Coordinator

PH: 502-624-6238

#### Military Family Life Counselors working with Cadet Command

Personal counseling services are available for active duty Soldiers and their Families from Military & Family Life Consultants (MFLC). An augmentation to existing Military support services, an MFLC counselor can help with non-medical short-term issues faced by Service Members and their Families.

The counselors are available 0800 to 1700, Eastern Time during the week and can usually meet on the same day they receive a call. While not intended for a crisis situation -- if someone contacts them with an issue outside their scope of service, the MFLCs will help to find the appropriate source of assistance. They average meeting with clients for 4-7 sessions. These no-cost services must be provided in person but meetings can be on or off Military Installations, just not at the client's home. Except for duty-to-warn situations, all information exchanged during sessions remains confidential!

MFLC counselors are Masters or Ph.D. level licensed clinical counselors able to address the following: Relationships, stress management including deployment-related issues, grief after loss, occupational and other individual and family issues.

Assigned to the Fort Knox Cadet Command Community are Virgil Hayes (270) 307-2631 and Lisa Graddy (270) 307-2630.

#### PFC Brief continued from page 1

The lowest administrative fees of any comparable retirement plan in America along with highly qualified investment fund managers were stressed as excellent reasons to keep retirement money in a TSP. However evaluating your long term financial objectives is critical in choosing the right funds for your contributions. Another tip was to be careful and check credentials of anyone giving financial advice. Most important is to diversify! Everyone can become a millionaire – the key is to begin making contributions as soon as you start earning a salary.

## The 11th Hour of the 11th Day of the 11th Month

The armistice which ended WWI came into effect on 11 November 1918. The following year, President Wilson proclaimed the day should be "filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory." Officially recognized by Congress in 1926, it was declared that the anniversary of the armistice should be commemorated with prayer and thanksgiving. An act was approved in 1938 which made 11 November a legal holiday known as Armistice Day with the intent to honor WWI Veterans.



However although it was known as the Great War, it was not an end to all wars -- Americans continued to fight for freedom throughout the century and into the next. After the Korean War Peace Treaty was signed in July 1953, Congress changed the word "Armistice" to "Veterans" in 1954, thus making 11 November a day to honor all American veterans, wherever and whenever they had served. Although the 1968 Uniforms Holiday Bill attempted to move Veterans Day to the 4<sup>th</sup> Monday of October, President Gerald Ford signed a law in 1975 stating that from 1978 onwards, Veterans Day would be observed on 11 November.

Today Veterans Day is still the day to officially recognize and thank all military personnel who have served the United States in all wars, particularly living veterans.

# "A Date Which Will Live in Infamy"

Although the Japanese hoped that the attack on Pearl Harbor would prevent the USA from increasing its influence in the Pacific, it caused President Roosevelt to declare war on Japan and brought the country officially into WWII. In his speech to Congress, President Roosevelt proclaimed the bombing of Pearl Harbor, 7 December 1941, to be a "date which will live in infamy." Directly afterwards, Germany also declared war on the United States. "Remember Pearl Harbor," was a popular slogan during the war years.

Seventy years after the end of WWII, we still remember Pearl Harbor and the more than 2,000 Americans that lost their lives that day. Although Pearl Harbor Day is not a federal holiday, the flag should be flown at half-mast to honor those who died in the attack. Each year a parade takes place in Hawaii to honor and pay respect to the Pearl Harbor survivors, our veterans, active duty military and their families. Marking the date this year is the 2015 Pearl Harbor Memorial Parade with the theme, "remembering our past and celebrating our future."

PEARL HARBOR

DECEMBER 7, 1941, A DATE

WHICH WILL LIVE IN INFAMY...

NO MATTER HOW LONG IT

MAY TAKE US TO OVERCOME

THIS PREMEDITATED INVASION,

THE AMERICAN PEOPLE, IN

THEIR RIGHTEOUS MIGHT,

WILL WIN THROUGH

TO ABSOLUTE VICTORY.



#### **Key Contacts**

#### **Internet Resources**

Army Reserve Military Benefits and Resources: www.arfp.org

Army One Source site: www.myarmyonesource.com

**Army Family Team Building:** 

**Military One Source**: 800-464-8107 or <a href="https://www.militaryonesource.mil">www.militaryonesource.mil</a>

**Military Homefront:** 

http://www.militaryonesource.mil/moving

Military INSTALLATIONS:

http://www.militaryinstallations.dod.mil/pls/psgprod/f?p=MI:ENTRY:0

Plan My Move: <a href="http://apps.militaryonesource.mil/MOS/f?p=PMM:ENTRY:0">http://apps.militaryonesource.mil/MOS/f?p=PMM:ENTRY:0</a>

Military Youth on the Move: http://

www.militaryonesource.mil/family-and-relationships/military-youth-on-the-move

**DEERS**: 800-538-9552 or <a href="http://www.tricare.mil/DEERS">http://www.tricare.mil/DEERS</a>

Per Diem, Travel and Transportation Allowance Committee:

http://www.defensetravel.dod.mil/site/allowances.cfm

American Red Cross: www.redcross.org

My Pay website: <a href="https://mypay.dfas.mil/mypay.aspx">https://mypay.dfas.mil/mypay.aspx</a>

Army Partnership for Youth Success <a href="https://www.armypays.com/INDEX.html">https://www.armypays.com/INDEX.html</a>

TRICARE:

TRICARE Standard information:

http://www.tricare.mil/Plans/HealthPlans/TSE.aspx

TRICARE Prime information:

http://www.tricare.mil/Plans/HealthPlans/Prime.aspx

TRICARE Prime Remote:

http://www.tricare.mil/Plans/HealthPlans/TPR.aspx

**TRICARE Pharmacy Program Info**: 866-363-8779 or http://tricare.mil//pharmacy

TRICARE Dental (Dependents):

http://www.tricare.mil/CoveredServices/Dental/ TDP.aspx

TRICARE Dental (ADSM):

http://www.tricare.mil/CoveredServices/Dental/TDP.aspx

Service Members' Civil Relief Act (legal protection for service members):

http://www.justice.gov/crt/spec\_topics/military/scra.php

The official Army benefits website:

http://myarmybenefits.us.army.mil

#### **Brigade Soldier & Family POCs**

	_	•
1 <sup>st</sup> BDE:	Mr. Joseph Clark	(502) 624-1854
2 <sup>nd</sup> BDE:	Mr. Robert Sova	(609) 562-1311
3 <sup>rd</sup> BDE:	Ms. Melissa Moore	(847) 688-3328
4 <sup>th</sup> BDE:	Ms. Carolyn Young	(910) 396-9620
5 <sup>th</sup> BDE:	Mr. Steven Keel	(210) 295-0861
6 <sup>th</sup> BDE:	Ms. Doris Sales	(912) 315-4613
7 <sup>th</sup> BDE:	Captain Lewis	(502) 624-5658
8 <sup>th</sup> BDE:	Ms. Susan Cicchinelli	(253) 967-3254
CCHQs:	Ms. Bonnie Kellem	(502) 624-5297
CCHQs:	SFC Burt Benjamin	(502) 624-7226
CCHQs:	Ms. Michelle Schwandt	(502) 624-7219
CCHQs:	Ms. Iva Pearlstein	(502) 624-6239
CCHQs:	Ms. Heather Logan	(502) 624-6238

#### **Military Family Life Consultants**

Military Family Life Consultants (MFLC) are available on installations. MLFC's provide short term, situational, problem-solving counseling services to service members and their Families in face to face sessions. (see page 5 for further details)

Use the contact information below by brigade to request counseling. The numbers in green are direct to an MFLC counselor. Numbers in black are the POCs to help you get counseling at your location.

1 <sup>st</sup> BDE - Ft. Knox, KY	270-307-2630 / 270-307-2631
2 <sup>nd</sup> BDE - JB MDL, NJ	609-562-1311
3 <sup>rd</sup> BDE - Great Lakes, IL	847-688-3328, x110, x123
4 <sup>th</sup> BDE - Ft. Bragg, NC	910-396-9620
5 <sup>th</sup> BDE -Ft. Sam Houston, TX	210-295-0861 / 210-710-2538
6 <sup>th</sup> BDE - Savannah, GA	912-315-4613
7 <sup>th</sup> BDE - Ft. Knox, KY	270-307-2630 / 270-307-2631
8 <sup>th</sup> BDE - JB LM, WA	253-967-3254 / 253-967-1577
CCHQs - Ft. Knox, KY	270-307-2630 / 270-307-2631

#### \*Disclaimer:

Reference herein to any specific commercial products, process, or service by trade name, trademark, manufacturer, or otherwise, does not constitute or imply its endorsement, recommendation, or favoring by the United States government. The views and opinions of authors expressed herein do not necessarily state or reflect those of the United States government, and shall not be used for advertising or product endorsement purposes. The appearance of external hyperlinks does not constitute endorsement by the United States government.